

LISTING OF CLAIMS

Claim 1 (Previously Presented): A method of processing vehicle damage claims, comprising the steps of:

reporting a vehicle damage claim to an insurance provider by a claimant; delivering a damaged claimant vehicle to an insurer facility operated by the insurance provider;

preparing a repair estimate at the insurer facility by a representative of the insurance provider;

selecting a repair facility, with the repair facility selected by the insurance provider without input from the claimant;

repairing the damaged claimant vehicle at the repair facility;

returning the repaired claimant vehicle to the insurer facility without input from the claimant; and

returning the repaired claimant vehicle to the claimant.

Claim 2 (Original): The method of claim 1, further comprising the step of verifying insurance coverage after the step of reporting the vehicle damage claim to the insurance provider by the claimant.

Claim 3 (Original): The method of claim 1, further comprising the step of scheduling with the claimant to deliver the damaged claimant vehicle to the insurer facility.

Claim 4 (Original): The method of claim 3, wherein if the damaged claimant vehicle is not driveable the method further comprising the step of towing the damaged claimant vehicle to the insurer facility.

Claim 5 (Original): The method of claim 1, further comprising the step of the insurance provider providing a rental vehicle to the claimant at the insurer facility.

Claim 6 (Original): The method of claim 1, further comprising the step of the insurance provider delivering a rental vehicle to the claimant and picking up the damaged vehicle at a location selected by the claimant.

Claim 7 (Original): The method of claim 1, wherein the step of preparing the repair estimate at the insurer facility by the representative of the insurance provider includes at least partial dismantling of the damaged claimant vehicle for accurately assessing vehicle damage.

Claim 8 (Original): The method of claim 1, wherein the repair facility selection step is based on one or more of repair facility capacity, experience, equipment, personnel, past performance, ability to begin repairs promptly, repair cycle time and scope of vehicle repairs required.

Claim 9 (Original): The method of claim 1, further comprising the step of the representative of the insurance provider at the insurer facility settling on an agreed price of vehicle repair with the repair facility.

Claim 10 (Original): The method of claim 1, further comprising the step of the repair facility picking up the damaged claimant vehicle at the insurer facility, and returning the claimant vehicle to the insurer facility following completion of required repairs.

Claim 11 (Original): The method of claim 1, further comprising the step of providing repair status updates to the claimant by the insurance provider.

Claim 12 (Original): The method of claim 1, further comprising the step of the insurance provider inspecting and evaluating repair quality of the claimant vehicle at the insurer facility after the step of repairing the claimant vehicle at the repair facility.

Claim 13 (Original): The method of claim 1, wherein the step of returning the repaired claimant vehicle to the claimant occurs at the insurer facility.

Claim 14 (Original): The method of claim 1, wherein the claimant drops off the rental vehicle and picks up the repaired claimant vehicle at the insurer facility.

Claim 15 (Previously Presented): A method of processing vehicle damage claims, comprising the steps of:

reporting a vehicle damage claim to an insurance provider by a claimant;

delivering a damaged claimant vehicle to an insurer facility operated by the insurance provider;

preparing a repair estimate at the insurer facility by a representative of the insurance provider;

soliciting repair bids from repair facilities;

selecting a repair facility, with the repair facility selected by the representative of the insurance provider at the insurer facility without input from the claimant;

repairing the damaged claimant vehicle at the repair facility;

returning the claimant vehicle to the insurer facility without input from the claimant; and

returning the repaired claimant vehicle to the claimant.

Claim 16 (Original): The method of claim 15, further comprising the step of verifying insurance coverage after the step of reporting the vehicle damage claim to the insurance provider by the claimant.

Claim 17 (Original): The method of claim 15, further comprising the step of scheduling with the claimant to deliver the damaged claimant vehicle to the insurer's facility.

Claim 18 (Original): The method of claim 15, further comprising the step of providing a rental vehicle to the claimant at the insurer facility.

Claim 19 (Original): The method of claim 15, further comprising the step of the insurance provider delivering a rental vehicle to the claimant and picking up the damaged claimant vehicle at a location selected by the claimant.

Claim 20 (Original): The method of claim 15, wherein the step of preparing the repair estimate at the insurer facility by the representative of the insurance provider includes at least partial dismantling of the damaged claimant vehicle for accurately assessing vehicle damage.

Claim 21 (Original): The method of claim 15, further comprising the step of the representative of the insurance provider at the insurer facility settling on an agreed price of vehicle repair with the repair facility.

Claim 22 (Original): The method of claim 15, further comprising the step of the repair facility picking up the damaged claimant vehicle at the insurer facility, and returning the claimant vehicle to the insurer facility following completion of the required repairs.

Claim 23 (Original): The method of claim 15, further comprising the step of providing repair status updates to the claimant by the insurance provider.

Claim 24 (Original): The method of claim 15, further comprising the step of evaluating repair quality of the claimant vehicle at the insurer facility after the step of repairing the claimant vehicle at the repair facility.

Claim 25 (Original): The method of claim 18, wherein the step of returning the repaired vehicle to the claimant occurs at the insurer facility, and the claimant returns the rental vehicle to the insurer facility.

Claim 26 (Previously Presented): A method of processing vehicle damage claims, comprising the steps of:

reporting a vehicle damage claim to an insurance provider by a claimant;
style="padding-left: 40px;">delivering a damaged claimant vehicle to an insurer facility;
style="padding-left: 40px;">providing a rental vehicle to the claimant at the insurer facility;
style="padding-left: 40px;">preparing a repair estimate at the insurer facility by a representative of the insurance provider;

electronically posting images of the damaged claimant vehicle and description of vehicle repairs required and soliciting repair bids from repair facilities where the posting is performed by the insurance provider;

selecting a repair facility, with the repair facility selected by the insurance provider without input from the claimant;

repairing the damaged claimant vehicle at the repair facility;

returning the repaired claimant vehicle to the insurer facility without input from the claimant;

evaluating repair quality of the claimant vehicle at the insurer facility; and returning the repaired claimant vehicle to the claimant at the insurer facility.

Claim 27 (Original): The method of claim 26, further comprising the step of verifying insurance coverage after the step of reporting the vehicle damage claim to the insurance provider by the claimant.

Claim 28 (Original): The method of claim 26, wherein the step of preparing the repair estimate at the insurer facility by the representative of the insurance provider includes at least partial dismantling of the damaged claimant vehicle for accurately assessing vehicle damage.

Claim 29 (Original): The method of claim 26, further comprising the step of the representative of the insurance provider at the insurer facility settling on an agreed price of vehicle repair with the repair facility.

Claim 30 (Original): The method of claim 26, further comprising the step of the repair facility picking up the damaged claimant vehicle at the insurer facility, and returning the claimant vehicle to the insurer facility following completion of the required repairs.

Claim 31 (Original): The method of claim 26, further comprising the step of the claimant returning the rental vehicle at the insurer facility.

Claim 32 (Previously Presented): A method of processing vehicle damage claims, comprising the steps of:

reporting a vehicle damage claim to a coordination entity by a customer;

delivering a damaged customer vehicle to a coordination facility;

providing a rental vehicle to the customer at the coordination facility;

preparing a repair estimate at the coordination facility by the coordination entity;

selecting a repair facility, with the repair facility selected by the coordination entity without input from the customer;

repairing the damaged customer vehicle at the repair facility;

returning the repaired customer vehicle to the coordination facility without input from the customer;

returning the repaired customer vehicle to the customer at the coordination facility; and

returning the rental vehicle by the customer at the customer at the coordination facility.

Claim 33 (Previously Presented): An on-line system of tracking a vehicle repair, comprising:

an interface that enables a claimant to access a remote file;

a publicly accessible network coupled to the interface;

a server remote from the interface coupled to the publicly accessible network that retains a plurality of files that can be accessed through the publicly accessible network; and

where the files comprise repair documents and are accessed through an electronic link.

Claim 34 (Previously Presented): The on-line system of tracking the vehicle repair of claim 33 where the interface comprises a website interface.

Claim 35 (Previously Presented): The on-line system of tracking the vehicle repair of claim 33 where the publicly accessible network comprises an Internet.

Claim 36 (Previously Presented): The on-line system of tracking the vehicle repair of claim 33 where the files comprise repair status documents that include a textual or a graphical link that can be selected by an input device.

Claim 37 (Previously Presented): The on-line system of tracking the vehicle repair of claim 36 where the repair status documents are associated with an indemnity agreement stored within a database.

Claim 38 (Previously Presented): The on-line system of tracking the vehicle repair of claim 37 where the server responds to a computer request for a plurality of insurance documents.

Claim 39 (Previously Presented): An on-line system of managing a vehicle repair process, comprising:

a first interface that enables an insurance provider to electronically post an image in a memory of a computer;

a second interface that enables access to the electronically posted image;

a privately accessible computer network coupled to the first interface, the second interface, and the computer; and

where the posted image facilitates the management of the vehicle repair process under the control of the insurance provider.

Claim 40 (Previously Presented): The on-line system of managing the vehicle repair process of claim 39 where the image comprises a photograph of a vehicle.

Claim 41 (Previously Presented): The on-line system of managing the vehicle repair process of claim 40 where the first interface is configured to post a description of the image in the memory of the computer.

Claim 42 (Previously Presented): The on-line system of managing the vehicle repair process of claim 40 where the first interface enables the insurance provider to electronically post a plurality of images and post a plurality of descriptions in the memory of the computer, the second interface enables access to the plurality of electronically posted images and the plurality of posted descriptions, and the plurality of posted images and the plurality of posted descriptions facilitate the management of the vehicle repair process under the control of the insurance provider.